

IN THE UNITED STATES COURT OF FEDERAL CLAIMS

Robin Gowers

Natural Person and Consumer

Plaintiff(s),

v.

Halsted Financial Services, LLC

Defendant(s)

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Case No:

Judge:

1:21-CV-3203

1. CAUSE OF ACTION.

Cite the U.S. Civil Statute under which you are filing: 15 USC 1692k

Brief description of cause: Violation of my Consumer Rights

COMPLAINT

Pursuant to 15 USC 1602 (p) Unauthorized use, violation of HIPPA and in 15 USC 1692d Harassment and abuse, the above mentioned debt collector illegally used my Consumer Credit reports in a manner to attempt to coerce payment. Their reckless behaviors in addition to ignoring that I am a Consumer with opened ended credit because I am a Natural person. They still continued with their illegal practices by reporting derogatory and damaging information concerning my private business to several credit reporting agencies. In pursuant of 15 USC 1681a (k) Adverse Actions, they have caused me mental stress, financial hardships with higher interest and fee's, to be denied when applying for cars, merchant cards, basically damaging my credit worthiness and character. Only after I reported them to the CFPB by filing a complaint against them did they remove the negative accounts. However, the damage had already been done. Their practices were not profitable nor equitable to me the Consumer according to the FCRA and FDCPA.

According to TILA and me being a Federal Protected Consumer under the FCRA, at the moment my Credit Card was furnished for the transaction or services a Consumer Transaction was created. As a Natural person my open ended Credit Card satisfied all alleged obligations.

2. PARTIES.

Plaintiff, Robin Gowers-Natural Person and Consumer, resides at address: 2385 Surrey Trail College Park. GA 30349, (Telephone Number) 404-642-9484

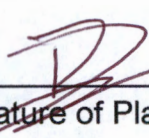
Defendant(s), Halsted Financial Services, LLC 8001 Lincoln Ave Ste:500, Skokie, IL 60077

3. RELIEF. Briefly state exactly what you want the court to do for you.

Pursuant to 15 USC 1692k Civil liability, grant a judgement to me the Natural Person and Consumer, for violations of my Consumer Rights and ECOA in the sum total of \$6,000.00. To be paid by Cashier Check payable to me within 10 business days of the judgement being granted.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 06 day (day) of 08 (month), 2021 (year).



Signature of Plaintiff(s)